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January 18, 2018

Honorable Robert E. Grossman
United States Bankruptcy Court
Eastern District of New York
Alfonse M. D'Amato Federal Courthouse
290 Federal Plaza
Central Islip, New York 11722

Re: Vanessa Pugh
8-17-74413-reg

Honorable Sir:

Please accept this letter as a status update in anticipation to the Loss Mitigation conference scheduled for January 22, 2018.

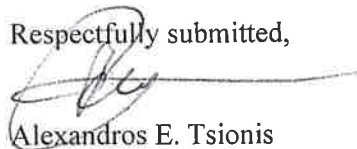
Since September 19, 2017, Debtor's Counsel has been requesting the results of the net present value analysis in connection with the Debtor's mortgage. As of current, Debtor's Counsel has yet to receive those results. Moreover, Debtor's Counsel has been requesting the reasons for the denial of the Debtor's loan modification. Those reasons also have not been provided.

Debtor's Counsel appealed Secured Creditor's decision denying the Debtor's loan modification. Although the Debtor's appeal was denied, it took Secured Creditor over 3 (three) months to provide Debtor's Counsel with a response. In addition, Secured Creditor did not specify a basis for the denial. Instead, Secured Creditor generally stated that the Debtor does not qualify for a loan modification.

The Debtor is a Suffolk County government executive who is earning a six figure income and who wants to and can afford to make mortgage payments. Moreover, the Debtor is a single mother of a special needs child. At the very least, the Debtor should be given an explanation as to why she is being denied a loan modification.

If you have any questions, please do not hesitate to contact the undersigned.

Respectfully submitted,



Alexandros E. Tsionis

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